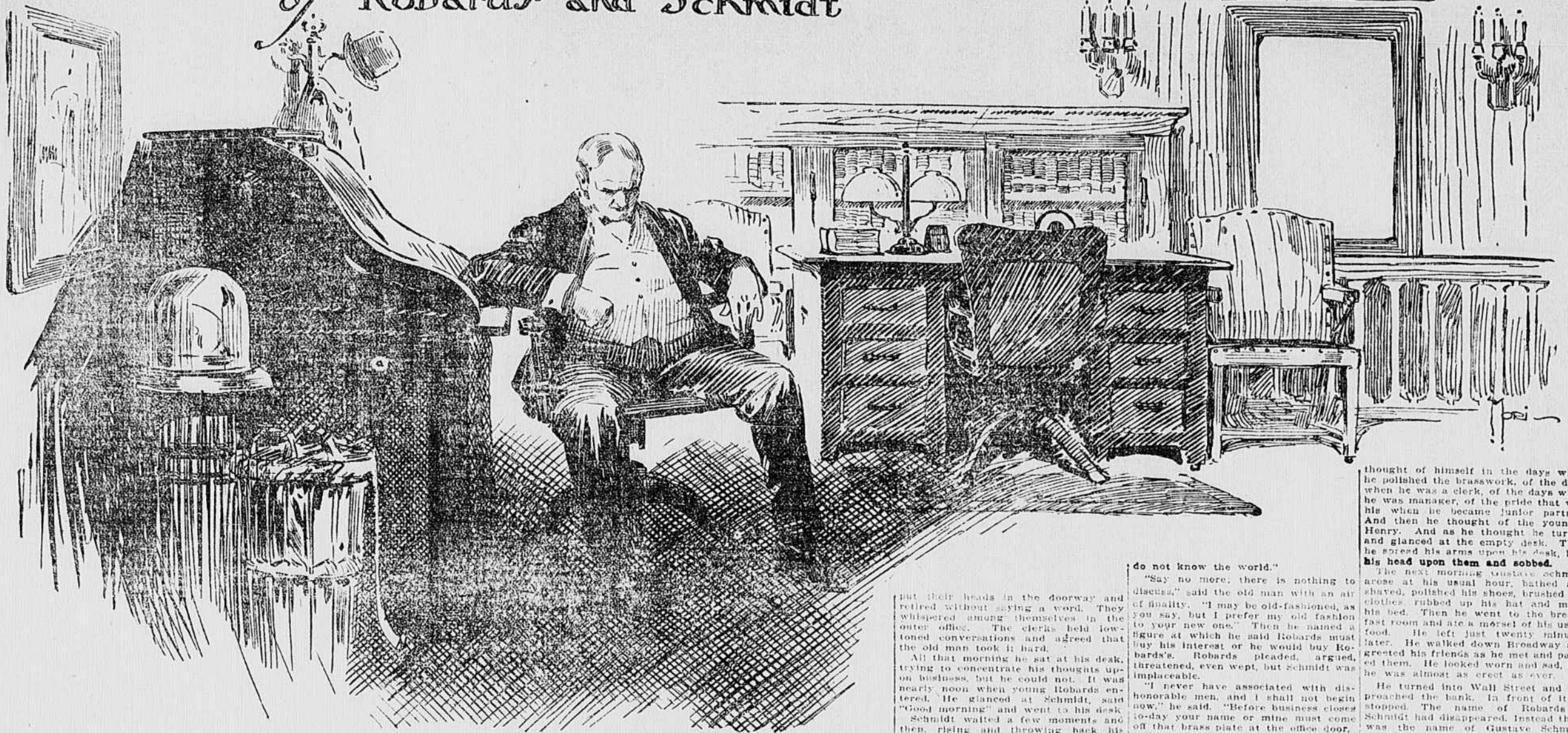


REAL ROMANCES OF THE BUSINESS WORLD

The Break in the House of Robards and Schmidt



BY RICHARD SPILLANE.

WHEN he was in the army and wore the uniform of his beloved Emperor, Gustave Schmidt bathed and shaved each morning, polished his shoes, brushed his clothes, rubbed up his hat and made his bed. He had to do it when he was at school. He carried the custom with him into the army. He brought it with him when he came to America. He was tall, straight, well built, and showed his military training in every movement. What led him to come to America he never explained. Possibly it was a love affair.

He had little money when he arrived, and he passed some bitter days. He walked the streets for many weeks before he got a job. Then he, who had never known what and who always had known service, took a place as porter in the bank of Robards—the big Wall Street house.

At the little West side boarding house where he went to live, Gustave Schmidt's odd ways provoked merriment for a time. The landlady could not understand why a man should make his bed. His fellow-boarders failed to understand his remarkable regularity. He always cut out the breakfast room at the same hour. He always left just twenty minutes later. He always walked to business, winter and summer. He always went to his room at eight P. M. He spoke English with an accent, correctness that was clear—but queer. He was intent on getting rid of his accent. He always read the English paper and always conversed in English. He mixed up little with Germans.

Schmidt had not been at the bank of the Robards long before he had the respect of the clerk, as well as the porters. Mental work was foreign to Gustave, but once he took it up he was as painstaking in everything he did as if it were of the greatest importance. He cleaned the windows most faithfully. He polished the brass of the doors. He furnished the brass of the big name plate at the front of the bank and put a polish on the rail that ran along the great corridor and kept the whole establishment as neat and clean that even old men, who were slow to notice the little things, took occasion to notice it.

For a year the young German was the porter. Then one day some one dis-

covered he was fitted for better things. Some tangle arose in the accounts of a foreign customer—some misunderstanding about the exact definition of a trade term. They called Gustave in, not with the expectation that he would throw any light on the subject, but just on the chance that he might.

He explained so clearly, gave such a detailed description of the forms of German grammar, of the variations and peculiarities to which trade had converted the German tongue, that he astonished his hearers. A little later they needed some one as bank messenger, and Gustave was promoted.

He never missed a day. He never was late. He never complained. He was as regular as a clock. He was as neat as a Puritan's wife. Soon he began to show unusual talent. He never was obstructive, but always useful, and he did as he was told. He had learned in the army to obey orders. It was a certainty that any duty assigned him

How to Change Your Face

(From Fashion Review.)

The painful, dangerous and expensive operation known as "face peeling" is not necessary to accomplish the results sought. One can gradually and safely remove the old and unbecoming cuticle from her face without pain, danger or detention indoors. Simply use ordinary mercurized wax, which can be obtained at any drug store. Apply it for a few nights like cold cream and wash it off each morning. The mercurized wax slowly absorbs the half-dead outer skin, which flakes off day by day in fine, invisible particles. The fresh young skin underneath soon blooms forth radiantly, making the face look years younger and much prettier. Employment of this process is not noticeable to others, except that your complexion improves rapidly.

Of course, the removal of the surface skin in this pleasant manner takes with it all facial blemishes, such as chaps, freckles, moth patches, liver spots, fine wrinkles, pimples, etc. Mercurized wax has been known for years to many society women noted for their beautiful and lasting complexion.

would be performed, and well performed. He never shirked. He had a talent for mathematics and a clear, logical mind. He always was willing to do others and did as much clerical work as some of the young men who drew salaries no clerks.

Regularity, dependability, accuracy, are three great qualities in a banking establishment. As the years went on, Schmidt became more and more to be recognized. From messenger, he became clerk. From clerk, he was promoted to look after the foreign business of the house, and before he was ten years in the establishment he was office manager.

In celebration of his twenty-first year with the firm he was made junior partner. He lived modestly, as before, but he was no longer at the cheap little boarding house on the West Side. He had moved to more pretentious quarters in Waterbury Place. Habit with him was everything. He arose at the same hour each morning. He bathed and shaved, then polished his shoes, brushed his clothes, rubbed up his hat and made his bed. Then he went to the breakfast room. He entered always at the same hour and left just twenty minutes later. His morning paper always had to be at his place. He took the same breakfast year in and year out. He always walked to business, regardless of weather. He always walked back again at night. His landlady and the other boarders could, after a fashion, understand all the other personal peculiarities of Mr. Schmidt, but it puzzled them about the making of his bed.

He was even more useful as a partner than he had been as a subordinate. He had broadened greatly in business knowledge. His judgment was excellent. He never made a promise that he could not fulfill, radically he built of the work of the bank fell upon his shoulders. He had great respect for old man Robards, and so the old man never got Schmidt. He was a banker. He was content with the bank. He was a machine, a finely tempered, wonderfully well oiled, accurately balanced piece of human mechanism.

In the last ten years of Robards' life Gustave Schmidt was the bank, and the bank never was more prosperous.

When the old man died and young Robards came in he and Schmidt became equal partners, and the bank took the name of Robards & Schmidt. There was something paternal about the German's attitude toward the young man. Young Robards was light spirited, ever, lovable. He was content to have Schmidt do the work while he enjoyed life. He speculated a little, but not much. He gave himself up principally to the delights of society.

The bank prospered amazingly and for fifteen years grew steadily in power, prestige, wealth and importance, until it came to be looked upon as one of the strongest in the street. Every morning Schmidt arrived at the same hour. He looked with pride at the great establishment that had grown up around him. His keen eyes noted everything. If there was the slightest stain upon the window, the smallest blemish on the great metal sign at the door, he was the first to notice it. As he went through the long counting room he bowed to his employees, at the same time making an incredibly rapid inspection of the whole place. No clerk knew it was a matter of life and death to Schmidt. There was a keenness of detail, an inflexibility and a regularity of purpose about him that was commanding. He had instilled some of his own methods of precision into each and every one of his employees. Schmidt was kindly and generous, but there was an atmosphere about him that repelled any attempt at departure from the straightest dealings, any looseness of conduct or evasion.

If Schmidt had one weakness, it was his pride. He was inordinately proud of the reputation of the house. When reports came to him of the high regard in which the bank was held he was radiant. Men who knew this one weakness of the man played upon it. Sometimes they got a little more than they deserved by reason of it.

Occasionally Schmidt chided young Robards for not taking a more active business. He held up to him the example of his father, the man who had founded the bank, and spoke of his ability, his fine reputation, his usefulness, his long and honorable career. The young man would, possibly, assure Schmidt that there was plenty of time for the serious affairs of life, and that in good season, when Schmidt got to think the burdens were too heavy, he would take up his share of responsibility—but meanwhile he would enjoy life. After these chidings the young man would always be a little more regular in coming to the bank, and would make a pretense of attending to a fair share of his duties, but it would never be for long.

For fifteen years Schmidt and Robards went along without a serious difference, the elder man the guiding spirit, the driving power and the ruling force in the big institution. Every year the house prospered. Every year it gained in prestige and in stability. Then one morning Schmidt arose as usual. He bathed and shaved, polished his shoes, brushed his clothes, rubbed up his hat and made his bed. Then he went to the breakfast room. The clock showed the precise minute of his usual coming. He took his seat, ordered his usual cup of coffee, had his usual breakfast spread before him, and then, as usual, picked up the morning paper and opened it. He glanced at the first page, and his face went white. He continued to read for a few minutes, his hands trembling, the muscles of his face twitching. He sat there with the paper before him, and for the first time in nearly forty years left his breakfast untouched.

As he walked down Broadway that morning he passed men whom he had known for years without seeing them. His figure seemed less erect. His eyes lacked their usual lustre. He appeared five years older than he had the day before. He entered the bank without looking once at the windows or the great name plate, and he passed through the counting room without the usual greeting to his employees. When he went to his desk he sat there for fifteen or twenty minutes without opening a letter or glancing at a paper. The manager and one or two others who wished to consult with him

put their heads in the doorway and retired without saying a word. They whispered among themselves in the outer office. The clerks held low-toned conversations and agreed that the old man took it hard.

All that morning he sat at his desk, trying to concentrate his thoughts upon business, but he could not. It was nearly noon when young Robards entered. He glanced at Schmidt, said "Good morning," and went to his desk. Schmidt waited a few moments, and then, rising and throwing back his shoulders, marched over to the young man.

"Is this true?" he asked, laying the morning paper before his partner. "What do you mean?" Robards inquired with some anxiety.

"I mean this article that is in the paper."

"Well," said the younger man with the suspicion of a tremor in his voice, "it is my personal affair and does not concern you."

"Then it is true," declared Schmidt. The other man arose in anger. "What right have you to catechize me?" he returned. "My personal affairs are my affairs, not yours. So far as this bank is concerned, you and I are associated on mutual ground, but outside of it our interests are not related. I will not tolerate your intrusion into my personal affairs."

Schmidt looked down upon the younger man with scorn. "Is it possible," he asked, "that you a son of my dearest friend, should so dishonor his name, my name and the name of this bank, as to be mixed up in this dirty scandal?"

At this the young man lost all control of himself.

"How dare you talk to a gentleman in such a way—you, who were only my father's porter, to talk to me about honor!"

The old man smiled, though his face was very pale. "Yes," he said, slowly, "I came here as a porter, but it was honorable work. Even as I kept those brasses clean in the old days I have kept my name clean and I have kept this business clean. Everything that I have made in money measures as nothing to my good name and the bank's good name. This is the first time there ever has been a stain—and it will be the last one. You and I must part company to-day."

The younger man gasped.

"Do you mean you are going to leave the bank?"

"Either you leave the bank or I leave it," said Schmidt. "I will not be associated with a man whose name is dishonored."

"Oh, you don't understand," said the younger man, suddenly panic-stricken by his partner's deep seriousness. "This is only an affair with a woman. Men get into these little troubles. My wife has been foolish to go and threaten divorce. That is what brought the thing out in the papers. If it had not been for her insane jealousy this thing would never have been public. You cannot mean that you will let a trifling thing like this affect the bank? You are old-foggy in your notions and

do not know the world."

"Say no more; there is nothing to discuss," said the old man with an air of finality. "I may be old-fashioned, as you say, but I prefer my old fashion to your new one." Then he named a figure at which he said Robards must buy his interest or he would buy Robards. Robards pleaded, argued, threatened, even wept, but Schmidt was implacable.

"I never have associated with dishonorable men, and I shall not begin now," he said. "Before business closes to-day your name or mine must come off that brass plate at the office door. Finding it useless to argue further, Robards at last announced that he would sell his interest to Schmidt. A lawyer was summoned, the papers drawn, the money paid over to the young man and a few minutes later Henry Robards left forever the bank his father had founded.

Then Schmidt busied himself for an hour. Messages were sent to the metal worker, the skin painter, the stationer. Orders were given that everything must be finished that day. The house of Robards & Schmidt passed out of existence. The new house of Gustave Schmidt was born.

When he had attended to this, Schmidt returned to his private office. He took his usual seat and tried to look over some papers that were awaiting his examination. It was no use. He could not read the words that were written there. He sat motionless for ten minutes. He thought over his whole life. He thought of the affection he bore, Henry Robards, Sr. He

thought of himself in the days when he polished the brasswork, of the days when he was a clerk, of the days when he was manager, of the pride that was his when he became junior partner. And then he thought of the younger Henry. And as he thought he turned and glanced at the empty desk. Then he spread his arms upon his desk, laid his head upon them and sobbed.

The next morning Gustave Schmidt arose at his usual hour, bathed and shaved, polished his shoes, brushed his clothes, rubbed up his hat and made his bed. Then he went to the breakfast room and ate a morsel of his usual food. He left just twenty minutes later. He walked down Broadway and greeted his friends as he met and passed them. He looked worn and sad, but he was almost as erect as ever.

He turned into Wall Street and approached the bank. In front of it he stopped. The name of Robards & Schmidt had disappeared. Instead there was the name of Gustave Schmidt, banker. He went within, gave his usual careful scrutiny to every detail within the bank, bowed his usual good morning greeting to the clerks, and proceeded to his desk.

Wall Street, used as it is to sudden changes, rubbed its eyes as it looked at that altered sign. It was one of Wall Street's nine-days' wonders—and then Wall Street forgot it. (Copyright, 1911, by Richard Spillane.)

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